

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/010,068	
			Filing Date	December 6, 2001	
			First Named Inventor	Karas et al.	
			Art Unit	3625	
			Examiner Name	Robert M. Pond	
			Attorney Docket Number	020375-000610US	
Sheet	11	of	20		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>RM</i>	MQ	"Western Union Quick Collect"; 2 pages. <i>(2004)</i>	
	MR	"Why Send Your Customers Across Town When You Can Send Them Next Door?"; 2005, 1 page.	
	MS	"There's a lot to be said about the many advantages of the Quick Collect service. And look who's saying it"; 4 pages. <i>(date unknown)</i>	
	MT	"If you're not getting your payment with Quick Collect, chances are you're not getting it"; 2001, 2 pages.	
	MU	"Western Union: Ford Credit Phone Pay-How does it work?"; 2001, 1 page.	
	MV	Western Union Quick Collect: The Fastest way to collect good funds"; 1999, 11 pages.	
	MW	"Only Western Union"; 2 pages. <i>(date unknown)</i>	
	MX	"Announcing Quick Collect Online"; 2002, Western Union's Professional Collector, 3 pages.	
	MY	"When you're helping a customer make a crucial payment there's no room for guesswork"; 2002, Western Union's Professional Collector, 3 pages.	
	MZ	"Western Union Quick Collect: The most agents, the most locations, the most experienced"; 2000, 2 pages	
	NA	"It takes a certain person to make a good collector. But it takes a good manager to make a champion"; 2001, Western Union's Professional Collector, 3 pages.	
	NB	"Nationwide Credit Collectors Act Globally"; 2001, Western Union's Professional Collector, 3 pages.	
	NC	"Guess What? The check's not in the mail"; 2001, Western Union's Professional Collector, 3 pages.	
	ND	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, <u>Newsbriefs</u> , Vol. 2, No. 1, 3 pages.	
	NE	"You're sending more than a payment: Point-of-Sale & Merchandising Support Advertising Materials, 2 pages. <i>(date unknown)</i>	
<i>RM</i>	NF	"Company Profile: The Western Union Convenience Pay Service"; 2004, 4 pages.	

Examiner Signature	<i>[Signature]</i>	Date Considered	<i>6/26/06</i>
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.



PTO/SB/08B (08-03)

Substitute for form PTO/SB/08B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/010,068	
			Filing Date	December 6, 2001	
			First Named Inventor	Karas, Peter M.	
			Art Unit	2165	
			Examiner Name	Not yet assigned	
Sheet	1	of	1	Attorney Docket Number	020375-000610US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>RM</i>	AA	US-5,555,486	09-10-1996	Tackbary et al.	
	AB	US-5,870,718	02-09-1999	Spector	
<i>RM</i>	AC	US-6,321,211 B1	11-20-2001	Dodd	
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T*
		Country Code ³	Number ²	Kind Code ⁴ (if known)				
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
<i>RM</i>	AS	WALKER, L., "Click a Card," The Washington Post, 18 December 1999, 3 pages.	
	AT	RUSSO, E., "Omaha's Giftpoint.com Draws \$5 Million Investment," Omaha World, 14 December 1999, 2 pages.	
<i>RM</i>	AU	KARPINSKI, R., "Web Merchants Try Debit Cards and Gift Certificates To Spur Sales," InternetWeek, 11 October 1999, 2 pages.	
	AV		

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Examiner Signature	<i>[Signature]</i>	Date Considered	10/18/04
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			Application Number	10/010,068	
			Filing Date	December 6, 2001	
			First Named Inventor	Karas et al.	
			Art Unit	3625	
			Examiner Name	Robert M. Pond	
			Attorney Docket Number	020375-000610US	
Sheet	13	of	20		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T 2
<i>RP</i>	NW	"Annual Report of the Western Union Telegraph Company"; 1949, 2 pages.	
	NX	"Annual Report of the Western Union Telegraph Company"; 1951, 2 pages.	
	NY	"Annual Report of the Western Union Telegraph Company"; 1953, 2 pages.	
	NZ	"Annual Report of the Western Union Telegraph Company"; 1954, 3 pages.	
	OA	"Annual Report of the Western Union Telegraph Company"; 1973, 5 pages.	
	OB	"Annual Report of the Western Union Telegraph Company"; 1974, 2 pages.	
	OC	"Annual Report of the Western Union Telegraph Company"; 1978, 2 pages.	
	OD	"Annual Report of the Western Union Telegraph Company"; 1981, 2 pages.	
	OE	"Amex Money Order Dispenser"; 1990, The Nilson Report, 1 page.	
	OF	"Quick Cash and Quick Collect: Western Union's money-movers"; 1990, Newsbriefs, Vol. 2, No. 1, 3 pages.	
	OG	"Western Union's Would-Be Rival"; 1990, American Banker, 1 page.	
	OH	"American Express in New Ad Drive"; 1990, American Banker, 1 page.	
	OI	"American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page.	
	OJ	"Annual Report of the Western Union Corporation"; 1990, 4 pages.	
	OK	"Collection by Money Transfer: MoneyGram Service Removes Time-Consuming Steps to Commercial Collections"; 1990, Collector, page 36.	
<i>RP</i>	OL	"Amex tests Moneygram"; 1990, Adnews, 1 page.	

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/06
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			Application Number	10/010,068	
			Filing Date	December 6, 2001	
			First Named Inventor	Karas et al.	
			Art Unit	3825	
			Examiner Name	Robert M. Pond	
Sheet	8	of	20	Attorney Docket Number	020375-000610US

		Country Code ³	Number ⁴	Kind Code ⁵ (if known)			
<i>Am</i>	KK	EP	0 481 135	A1	04-22-1992		<input type="checkbox"/>
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	KM	EP	0 745 961	A3	07-15-1998		<input type="checkbox"/>
	KN	EP	0 849 598	A2	10-13-1999		<input type="checkbox"/>
	KO	EP	1 077 436	A2	02-21-2001		<input type="checkbox"/>
	KP	WO	98/26508	A1	08-29-1998		<input type="checkbox"/>
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	KR	WO	98/50875	A2	11-12-1998		<input type="checkbox"/>
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	KT	WO	98/28872	A1	08-10-1999		<input type="checkbox"/>
	KU	WO	00/22559	A1	04-20-2000		<input type="checkbox"/>
	KV	WO	00/46725	A1	08-10-2000		<input type="checkbox"/>
	KW	WO	00/54122	A2	09-14-2000		<input type="checkbox"/>
	KX	WO	00/67177	A2	11-09-2000		<input type="checkbox"/>
	KY	WO	00/79452	A2	12-28-2000		<input type="checkbox"/>
	KZ	WO	01/04816	A1	01-18-2001		<input type="checkbox"/>
	LA	WO	01/39093	A1	05-31-2001		<input type="checkbox"/>
	LB	WO	02/05185	A1	01-17-2002		<input type="checkbox"/>
<i>Am</i>	LC	FR	2728983	A1	07-05-1996		<input checked="" type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ⁶	Cite No. ⁷	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁸
<i>Am</i>	LD	AMERINET, INC., "Debit-It-The Best Idea In Payment Systems Since the Credit Card", downloaded from website http://www.debit-it.com/ on 2/7/00, 8 pages	
	LE	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	
	LF	BUSINESS WIRE, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion", downloaded from website http://www.proquest.umi.com . (1999)	
	LG	CONFINITY, INC., PayPal.com, How PayPal.com Works, downloaded from website http://www.paypal.com on 02/07/2000, 7 pages	
	LH	DOTBANK, The Way to Send and Receive Money on the Internet, downloaded from website http://www.dotbank.com , 02/07/2000, 6 pages.	
	U	http://www.vfi-finance.com/tranz330.htm , Tranz 330 Fast, Low-Cost Transaction Automation At The Point Of Service, VeriFone Finance, January 1999, pages 1-3, especially pages 1-2.	
<i>Am</i>	U	IDEALAB COMPANY, PayMe.com, downloaded from website http://ssl.idealab.com on 2/16/2000, 7 pages.	

Examiner Signature	<i>[Signature]</i>	Date Considered	6/26/06
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⁶ EXAMINER: Initials reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

⁷ Applicant's unique citation designation number (optional). ⁸ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	10/010,068
			Filing Date	December 6, 2001
			First Named Inventor	Karas et al.
			Art Unit	3825
			Examiner Name	Robert M. Pond
			Attorney Docket Number	020375-000610US
Sheet	10	of	20	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>RP</i>	MA	Website: "PayPal" at http://www.paypal.com	
	MB	Website: "Tradesafe.com" at http://www.tradesafe.com	
	MC	x.com, Do More with Your Money, downloaded from website http://www.x.com , 02/07/2000, 5 pages.	
	MD	http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995	
	ME	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995	
	MF	LEVIN, Gary; "Western Union not fading into sunset; new services are added as telegrams drop"; 1992, 2 pages.	
	MG	"Quick Collect"; Western Union Training Guide; 2004, 10 pages.	
	MH	"Send your payment using Western Union Quick Collect"; 2 pages.	
	MI	"Purchasing American Airlines Tickets Just Got Easier"; 2005, 4 pages.	
	MJ	"Lan Airline Alliance Carriers and Western Union Offer Travelers Additional Payment Options"; 2005, 3 pages.	
	MK	"Quick Collect: Government/Child Support Agency Name, Training Guide; 2004, 7 pages.	
	ML	"Western Union Quick Collect; 3 Easy Ways to Send a Payment: In Person, Online or by Phone"; 2 pages.	
	MM	"Western Union: Now, using our service is even more rewarding"; 1 page.	
	MN	"To send a Quick Collect Payment"; sample form, 1 page.	
	MO	"Western Union: Some QUICK FACTS about QUICK COLLECT"; 1 page.	
<i>RP</i>	MP	"Quick Collect Sales Presentation"; 28 pages.	

Examiner Signature	<i>Robert M. Pond</i>	Date Considered	6/26/06
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PTO/SB/018 (10-01)
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Subsidiary Information/PTO		Complete If Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/010,088		
		Filing Date	December 6, 2001		
		First Named Inventor	Karas, Peter M., et al.		
		Art Unit	2165		
		Examiner Name	Unassigned		
Sheet	1	of	1	Attorney Docket Number	020375-000610US

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U.S. PATENT DOCUMENTS					
Examiner	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
[Signature]	AA	US-6,429,694	08-20-1995	Wright, et al.	
	AB	US-6,949,044	08-07-1998	Walker, et al.	
	AC	US-6,032,132	03-26-2000	Hill, et al.	
	AD	US-6,058,417	05-02-2000	Hess, et al.	
	AE	US-6,084,989	05-16-2000	Goldsmith	
	AF	US-6,380,254 B1	03-19-2002	Udden, et al.	
	AG	US-6,387,693 B1	04-08-2002	Novogrod	
	AH	US2001/0051878 A1	12-13-2001	Selgol, et al.	
	AJ				
	AJ				

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
<i>[Signature]</i>	AK	PCT	WO 00/46725	A1	08-10-2000	FUNDSPRESS, INC.		<input type="checkbox"/>
	AL							<input type="checkbox"/>
	AM							<input type="checkbox"/>

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T*
[Signature]	AN	XCOM, De More with Your Money, downloaded from website http://www.x.com . (date unknown)	
[Signature]	AO	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website http://www.dotbank.com . (date unknown)	
	AP		
	AQ		

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